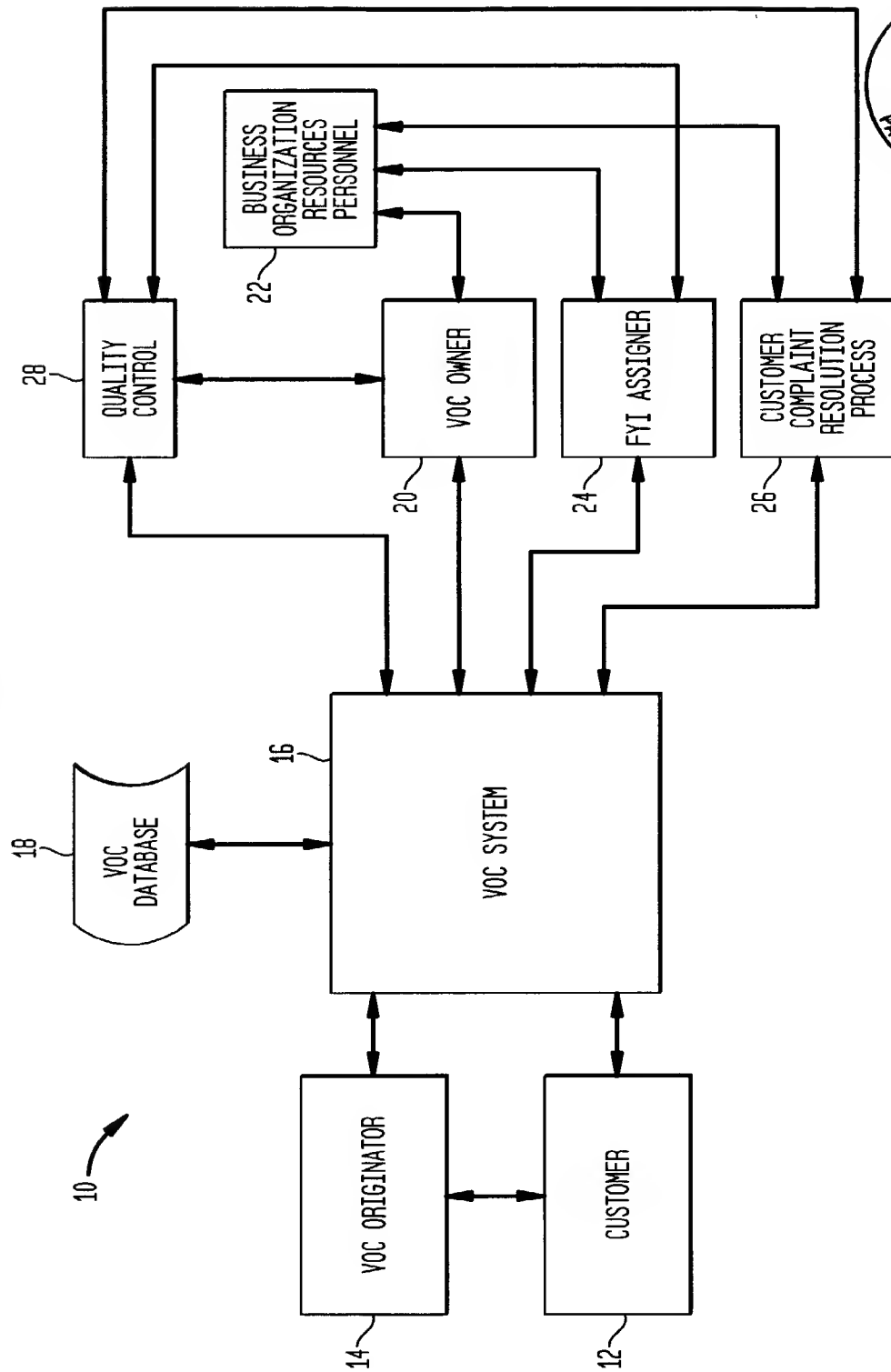
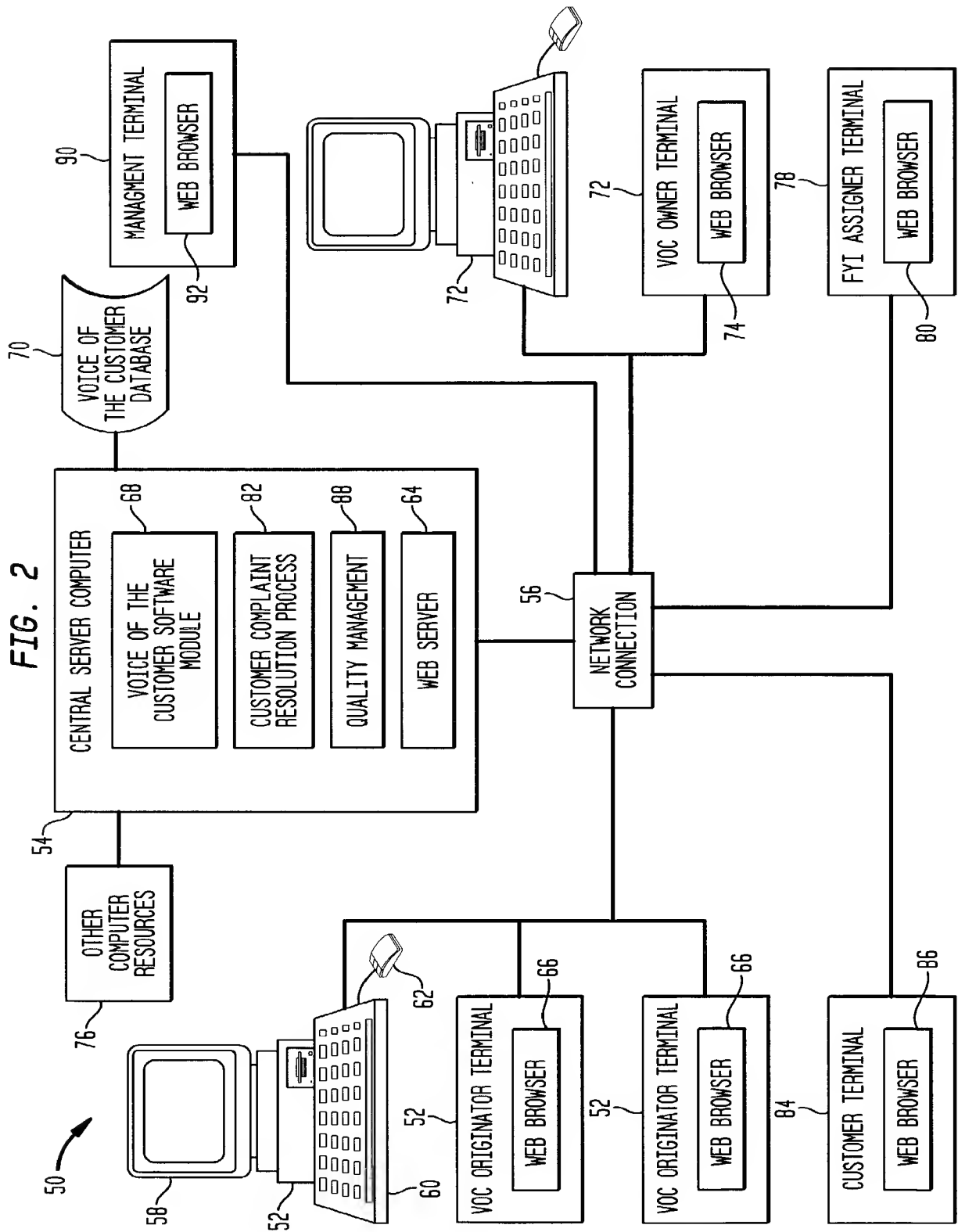


FIG. 1

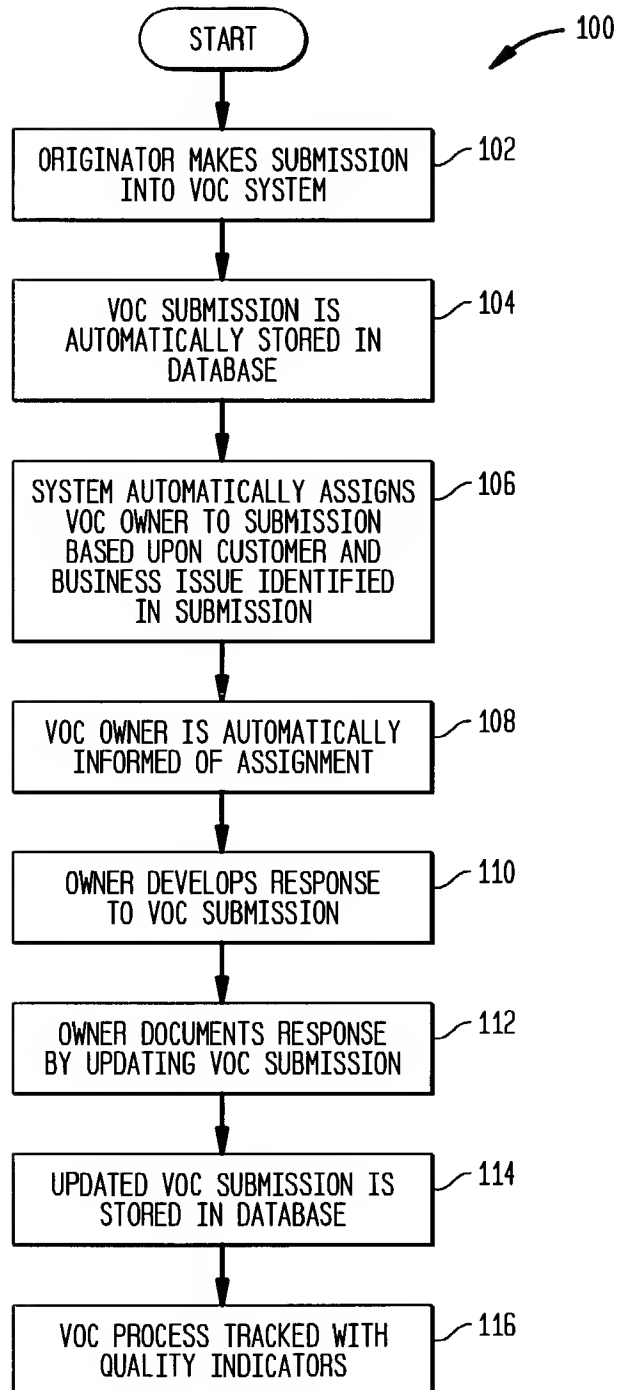


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FIG. 3



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150

156

FIG. 4

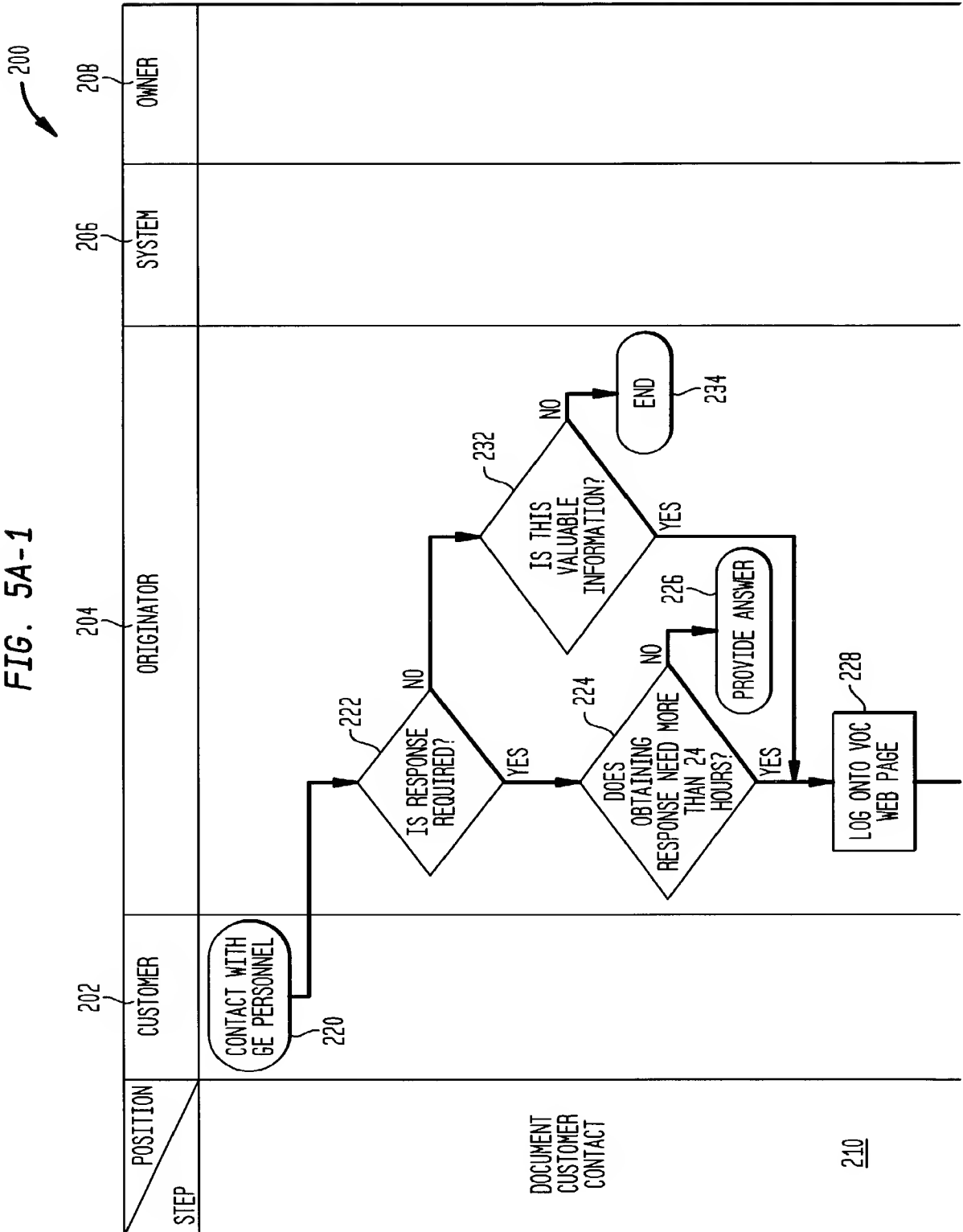
154

152

CATEGORY	DESCRIPTION	HOW THE INFORMATION IS USED
RESPONSE REQUIRED	CUSTOMER MAKES A SPECIFIC REQUEST WHERE SALESPERSON NEEDS HELP TO ANSWER. FOR EXAMPLE: --STRUCTURED TRANSACTIONS --RISK APPROVALS --ON-SITE UNDERWRITING RESOURCES	FOLLOW THE ESTABLISHED LENDER SALES PCS RESPONSE PROCESS, INCLUDING: --ASSIGN OWNER BY ISSUE --TRACK RESPONSE FOR TIMING AND CONTENT --USE QUALITY INDICATORS TO TRACK PERFORMANCE
FYI	SALESPERSON HEARS INFORMATION VALUABLE TO ORGANIZATION. FOR EXAMPLE: --NEW PRODUCTS --COMPETITIVE INFORMATION --MARKETING MATERIALS --UNDERWRITING SERVICE	MARKETING RESEARCH DEPARTMENT: --SUMMARIZES DATA --DISTRIBUTES TO FUNCTIONAL OWNERS --GATHERS COMMENTS & ACTION ITEMS --COMMUNICATES TO BUSINESS
CUSTOMER COMPLAINTS	SALESPERSON RECEIVES A VERBAL OR WRITTEN EXPRESSION OF DISSATISFACTION	COMPLIANCE DEPARTMENT FOLLOWS CUSTOMER COMPLAINT RESOLUTION PROCESS (CCRP) TO: --ADHERE TO REGULATORY DOCUMENTATION REQUIREMENTS --PROACTIVELY IDENTIFY AND RESOLVE ISSUES --MITIGATE CONSUMER COMPLIANCE RISK
EXTERNAL CUSTOMER SUBMISSIONS	INQUIRY SUBMITTED DIRECTLY BY CUSTOMER USING EXTERNAL ACCESS TO VOC WEBSITE	ASSIGN TO VOC OWNER FOR RESPONSE

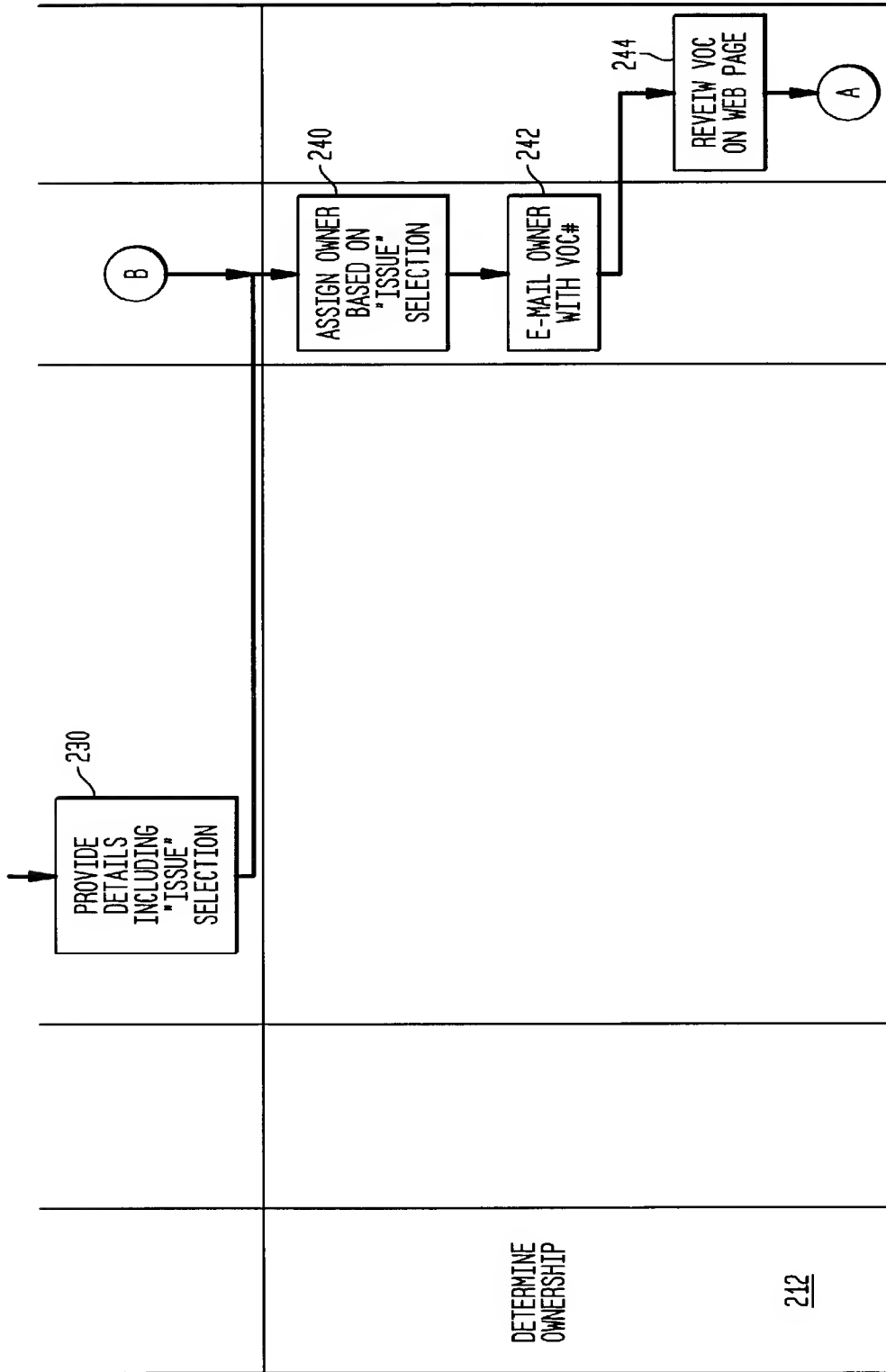
5/22

FIG. 5A-1



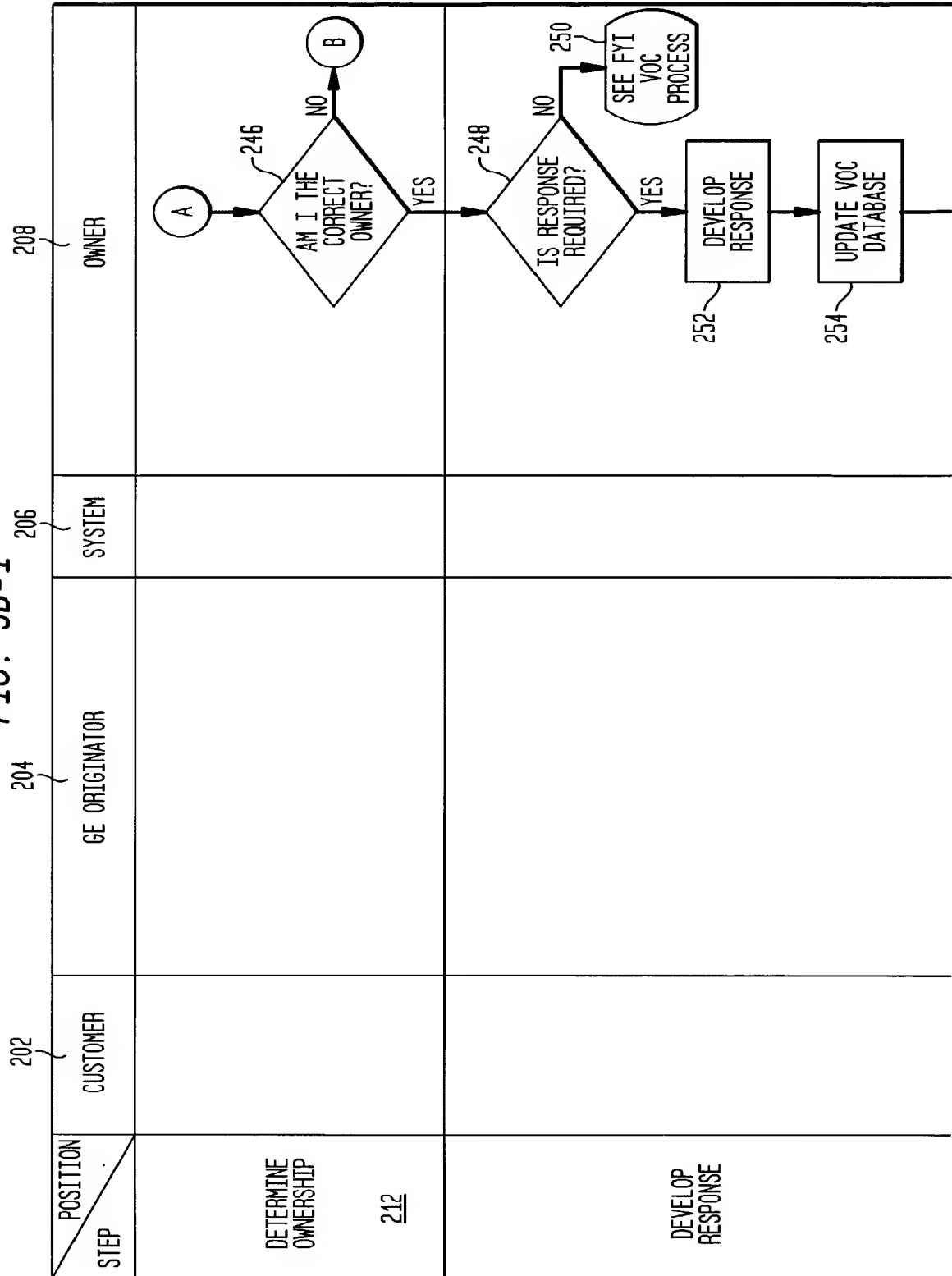
6/22

FIG. 5A-2



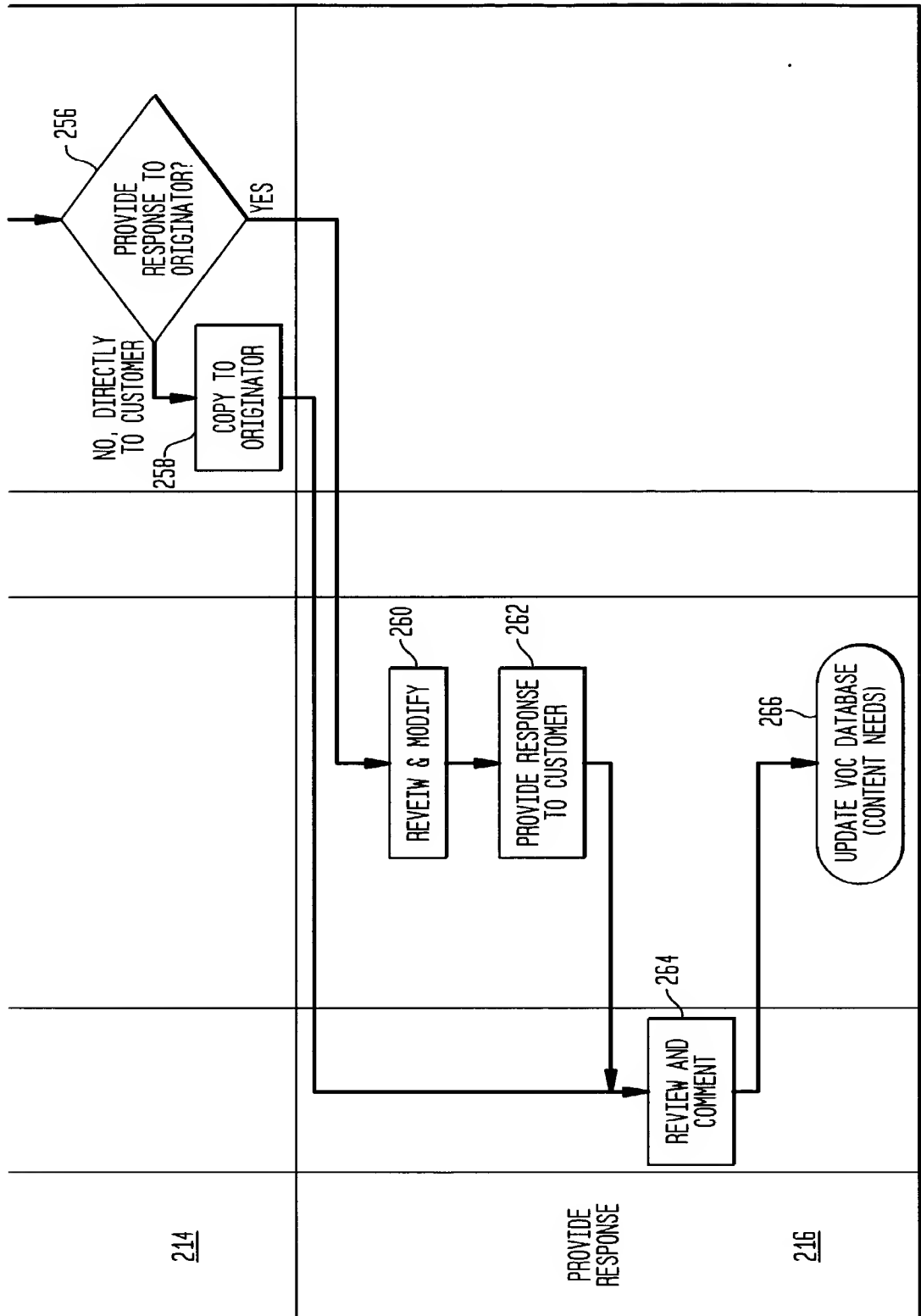
7/22

FIG. 5B-1



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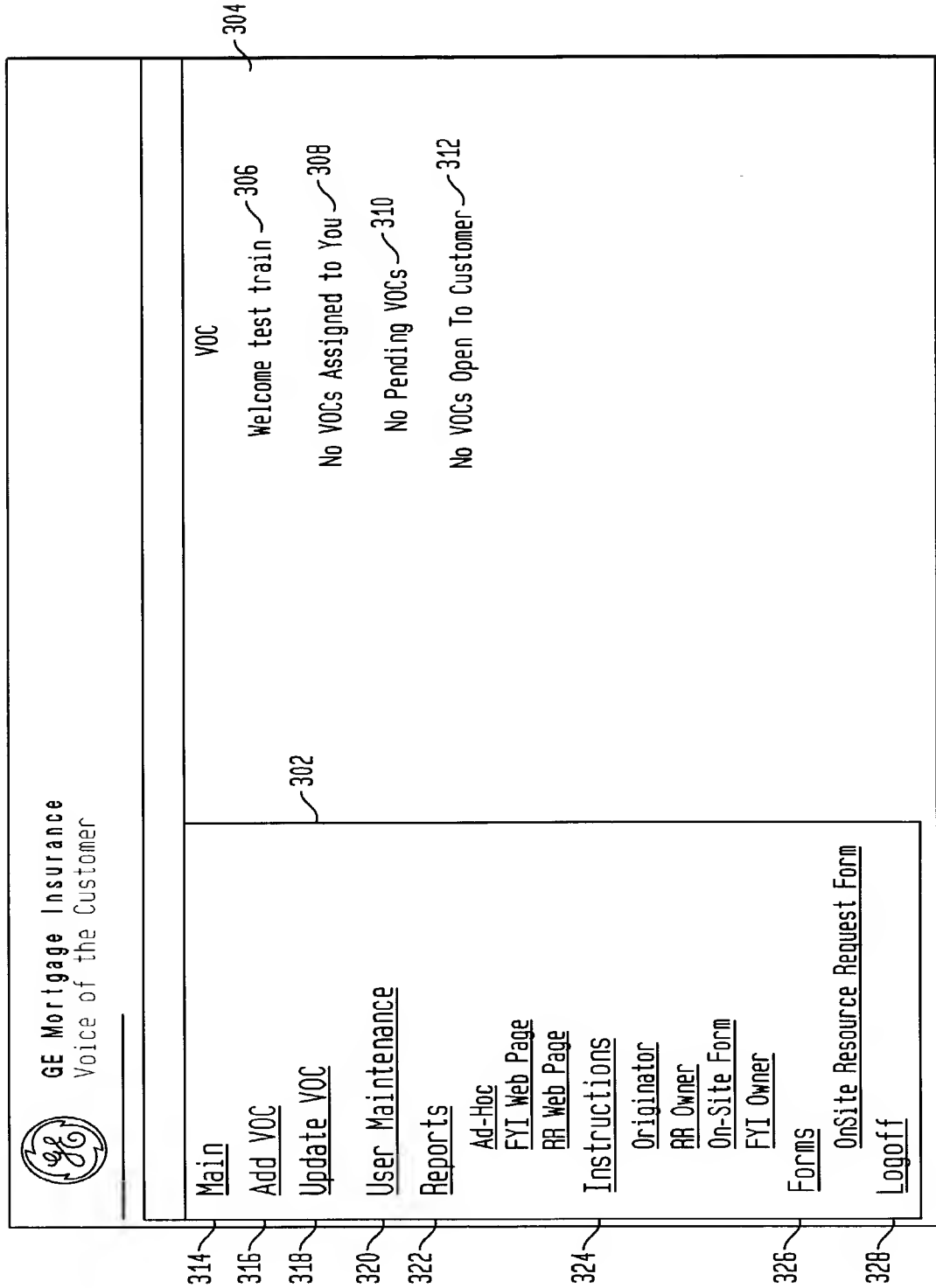
FIG. 5B-2



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FIG. 6

300



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FIG. 7A

GE Mortgage Insurance
Voice of the Customer

Home VOC CCRP

Main
Add VOC
Update VOC
RR Tracking
BOM Tracking
User Maintenance
Reports
Ad-Hoc
FYI Web Page
RR Web Page
Instructions
Originator
RR Owner
FYI Assigner
On-Site Form
CCRP
Request For Legal Services
Forms
On-Site Resource Request Form
Logout

Category
Creation Date: 07/18/2001
Internal-VOC
Response Required
FYI
Complaint
Notified Date: 07/18/2001

421
422
423
424
425

431
432
433
434

train.test
(123) 456-7890 Ext
Region: Raleigh
Fax (123) 456-7890

441
442
443
444

B22222
Get Lender
Org Information
Get Lender Name

445

451
452
453
454
455

Customer Information
Contact:
Phone
Fax:
Add Additional Info
Channel:
Title:

11/22

FIG. 7B

450

Comments

451

UW Product Type

458

Additional Docs:

☐ Yes (Fax To Owner)

459

Response Required Information

Date Response Due To Originator:

461

11/1/01

(MM/DD/YY)

Date Response Due To Customer:

462

11/5/01

(MM/DD/YY)

463

Issue:

Risk-National Accounts

Owner:

Krueger, Jim

464

Owner Fax:

(919) 846-3168

465

Has Owner been Emailed?.

No

466

Would you like to copy anyone on the Email?:

☐ Yes

467

460

12/22

FIG. 7C

470

FYI Required Information 471

Issue: Risk-National Accounts 472

Assigner: Roberta Stike 473

Assigner Fax (919) 387-3923 474

Competitor Multiple Competitor MI Co's 475

Would you like to copy anyone on the Email? 490

Save/Email 492

Yes 475

Save VOC 494

Print VOC 495

Additional Customer Info (Optional) 480

Business Name: 481

Address: 482

City: 483

State: 484

Zip: 485


Email: 486

Return to Customer Info 488

Cert No: 487

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FIG. 8A

	GE Mortgage Insurance					
Voice of the Customer						

Home	VOC	CCRP	eOMI	VOC		
Main						
Add VOC	Response Required Information					
Update VOC	VOC#:	11603 521				
VOC	Originator Name:	Mark DeWitt 522				
RR Tracking	Originator Due Date	10/22/01 523				
BOM Tracking						
User Maintenance	Owner Information					
Reports	Owner Name:	Scott Hammond 531				
Ad-Hoc	Owner Fax	(919) 870-2316 532				
FYI Web Page	Date Owner Received VOC	Today 534				
RR Web Page	Notes	533				
Instructions	535					
Originator	Answer given to Originator					
RR Owner	536					
FYI Assigner						
On-Site Form						
CCRP						
Request For Legal Services						
Forms	Date Answer Given to Originator 537 Today 538					
OnSite Resource Request Form	Would you like to send a copy of the answer <input type="checkbox"/> Yes 539					
Logoff	to the Originator?					

FIG. 8B

540

Sales Information

Notes:

541

Answer given to Customer:

542

Date Answer Given to Customer: 543 Today 544

Customer Needs Met? 545

Save 550

Print 552

FIG. 9A

600

Parent Chart - Q1:%VOCs Late to Originator (BD Core Q

Q1: %VOCs Late to Originator(BD Core Q1) (Run Chart)

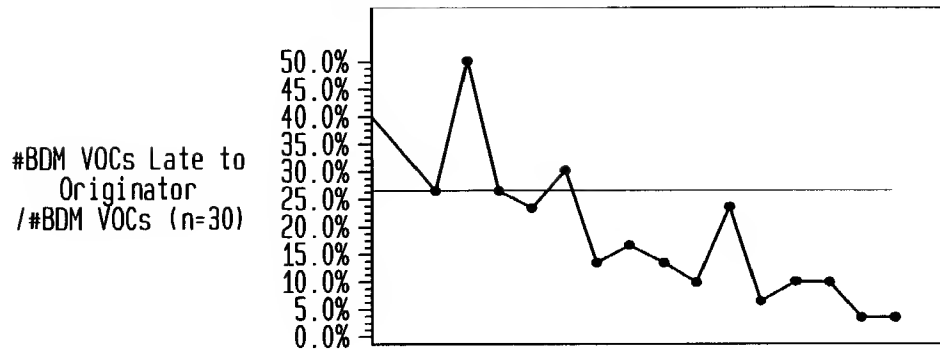
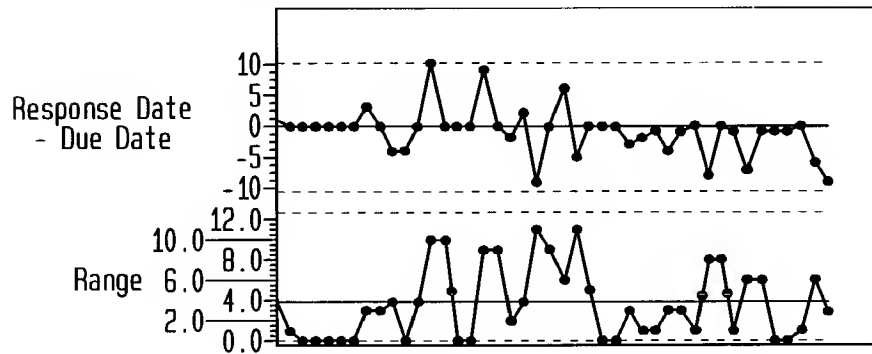


FIG. 9B

620

P1: Delta Time Std Transaction VOCs (BD

P1: Delta Time Std Transaction VOCs (BD Core P1) (X_R CHART)



16/22

FIG. 9C

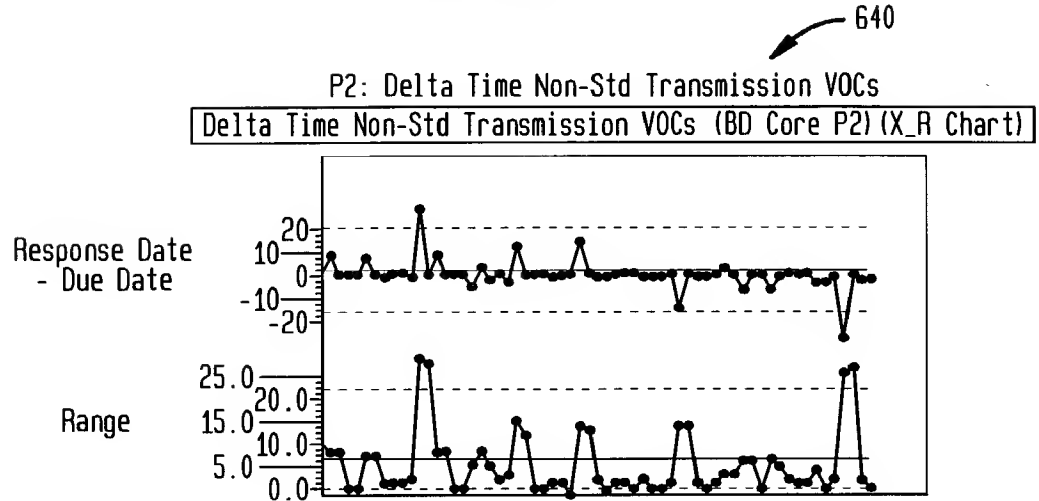


FIG. 9D

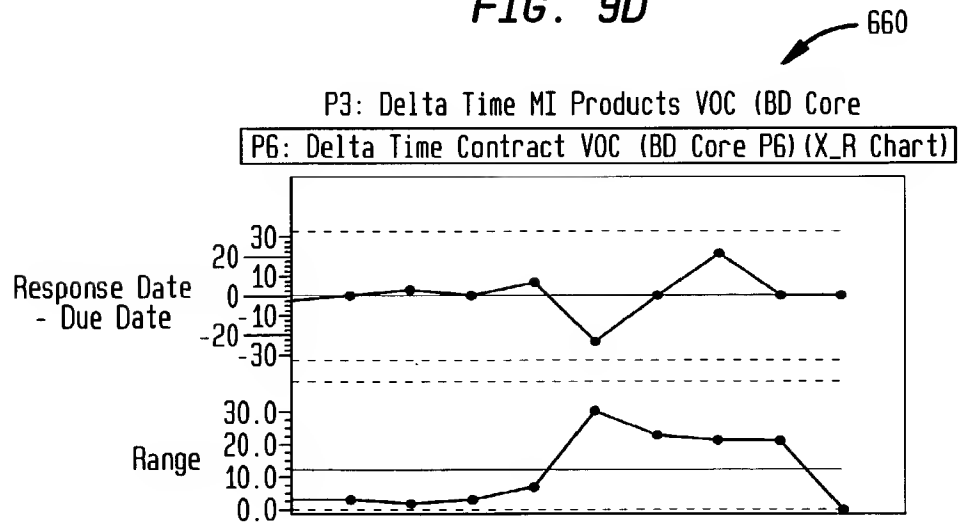



FIG. 10

700

**GE Mortgage Insurance**
Voice of the Customer

Home

VOC

CCRP

eQMI

RESPONSE REQUIRED SEARCH

Multi Controlling Org: 701

OR

Lender Name: 702

Get Lender 703

Originator Name: 704

Owner Name: 705

Channel: 706

Region: 707

Issue: 708

Response To Customer Status: 709

Response To Originator Status: 710

View Select: Customer View 711

Notify Start Date: 712

Notify End Date: 713

SORT OPTIONS

First Sort: 714

Second Sort:

Third Sort:

Fourth Sort:

Fifth Sort:

Main

Add VOC

Update VOC

User Maintenance

Reports

Ad-Hoc

FYI Web Page

RR Web Page

Instructions

Originator

RR Owner

FYI Assigner

On-Site Form

CCRP

Request For Legal Services

Forms

OnSite Resource Request Form

Logout

18/22

FIG. 11

750

752

754

756

758

REPORTS VOC Screen - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://dev-vocapp.gecnc.ge.com/default.asp

GE Morigage Insurance
 Voice of the Customer

CUSTOMER RESPONSE REQUIRED SEARCH RESULTS From Period Starting 11/01/2001 to 11/27/2001

VOC#	Lender	Originator	Owner	Customer Due Date	Actual Response Date
11/27/01	Channel	Region	Issue		
Customer Needs Met Business Decision					
Customer Issue					
Originator Notes					
Originator's Answer to Customer					
11/27/01	UNKNOWN LENDER	train, test	Owner, FYI	12/2/01	
N/A	NA-West	Raleigh	Certlink		
N/A	N/A				
This is demonstration of the VOC Response Required Reports					
This is the note section					
This is the actual answer given to the customer					
11/27/01	INTERNAL VOC	train, test	Owner, FYI	12/15/01	
N/A	Raleigh	Raleigh	E-Business		
N/A	N/A				
This is a test of the Internal VOC of a Response Required Report					
Sales notes section					
Sales answer section					

Search Results 1-2




Back To Filter Criteria

Back To Report Menu

Done Internet

FIG. 12

800

		<p><i>We bring good things to life.</i></p>		<p><i>GE Mortgage Insurance</i></p>		<p><i>Providing all the benefits of GE</i></p>	
Home	Press Room	Ask Us	What's New	Log Out			
<p>Speed & Productivity Tools</p> <ul style="list-style-type: none"> ▶ Order MI Here! ▶ Automated Underwriting 							
<p>Product & Capital Solutions</p>							
<p>Consumer & Channel Pull Solutions</p>							
<p>Information Manager</p> <ul style="list-style-type: none"> ▶ Look Up Rates Here 							
<p>Administration</p>							
<p><i>Alt A</i></p>							
<p>Documentation relief and expanded guidelines for borrowers with strong credit profiles</p>							
<p> GE Mortgage Insurance</p>							
<p> Register Now!</p>							

Ask Us a Question

Please Fill out the Following Form

Category: 802

Name: 804

E-Mail Address: 806

Phone # (optional): 808

Certificate # (optional): 810

Due Date when you would like a response (MM/DD/YY): 812

Question/Comment (maximum 750 characters): 814

Sales Rep Name: 816

Sales Rep Phone: 818

820

SERIAL NO.: 09/997,571
PETER H. PRIEST (919-942-1434)

19/22

09/997571 04-1503

850

858

098-

21/22

FIG. 13B

850

858

860

862

Top 5 Open Business Issues for the Past 60 Days

Business Issue	Count	Originator Due Date
None	4	
All A	1	
Want New Collateral	1	

Pending Business Issues

VOC	Submitted Date	Status Owner Notes	Originator Due Date
8780	7/23/01	This is a test	7/25/01
8783	7/24/01	N/A	7/25/01
8794	7/24/01	N/A	7/25/01
8796	7/24/01	N/A	7/25/01
8797	7/24/01	Hockey season starts September with pre-season games	7/25/01

All Others

No Closed Business Issues

22/22

FIG. 14

900

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://dev-vocapp.ge.com/default.asp

GE Mortgage Insurance
 Voice of the Customer

FYI SEARCH RESULTS

From Period Starting: 11/27/2001 to 11/27/2001

FYI VOC#	VOC Category	Lender	Originator	Business Issue
Notify Date	Channel	Region	Function	SubIssue
RFI VOC#	Issue	Competitor	Assigner	
9009	FYI	UNKNOWN LENDER	train, test	None
11/27/01	RGN-Northcentral	Raleigh	E-Business	N/A
N/A	WebSite Response Time	Multiple Competitor MI Co's	Mertes, Buz	
This is a test of the FYI reports				
9010	FYI	UNKNOWN LENDER	train, test	None
11/27/01	RGN-Northcentral	Raleigh	E-Business	N/A
N/A	Best Practices	None	Mertes, Buz	
This is a test of the FYI data reports				

Search Results 1-2

Back To Filter Criteria

Back To Report Menu

Done Internet